

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Examiner: Siegfried E. Chencinski

Group Art Unit 3628

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| Application of : | William FITZPATRICK, ET AL.                |
| Filed: :         | October 25, 2000                           |
| Serial No. :     | 09/696,693                                 |
| Title :          | SYSTEM FOR PROVIDING<br>FINANCIAL SERVICES |

**SUBMISSION OF DECLARATION**

Sir:

In response to the Office Action dated July 5, 2007, Applicants timely filed an Amendment on January 5, 2007.

Applicants are now submitting a Declaration of William Fitzpatrick, one of the inventors of the present application, in support of the arguments made in the Amendment of January 5, 2007. Applicants attempted to have the Declaration finalized in time to file with the Amendment, but were unable to do so. Applicants' undersigned attorney regrets any inconvenience this may have caused the Examiner.

The submitted Declaration relates to the interpretation of one of the cited references applied in the Office Action, specifically U.S. Patent No. 5,262,942 (Earle). It is Applicants' position that one of ordinary skill at the time of the invention would not have considered the block "INVESTMENT ADVISOR(S) 118" in Earle to refer human financial advisors, as now expressly recited in claims amended in the Amendment of January 5, 2007. It is respectfully

submitted that the Declaration provides concrete evidence of this position, beyond mere argument.

The Examiner is therefore respectfully requested to consider this evidence in combination with the claim amendments and arguments made in the Amendment.

In view of the above, Applicants respectfully submit that claims 1, 2, 4-7 and 9-16 are patentably distinct from the prior art of record. The Examiner is respectfully requested to pass this case to issue.

If any fee is due for this filing, please charge the LARGE ENTITY fee therefor to Deposit Account No. 16-2500 of the undersigned.

Applicants' undersigned attorney may be reached by telephone at (212) 969-3000 or by facsimile at (212) 969-2900. Please direct all correspondence to Customer No. 21890 at the address provided below.

Respectfully submitted  
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Date: January 10, 2007

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